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IN THE UNITED STATES PATENT AND TRADEMARK OFFICEPATENT

Applicant:	Laurie Aben, et al.	Docket No.:	80655-0400
Serial No.:	10/698,764	Examiner:	Thomas Hammond III
Date:	Aug 27, 2008	Group Art Unit:	3695
Title:	SYSTEM AND METHOD FOR WEB ACCESS TO FINANCIAL DATA	Confirmation No.:	7157

REQUEST FOR EXAMINER AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Examiner's phone call on September 17, 2009, please amend the above-identified application as follows: via Examiner amendment:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 19 of this paper.

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REMARKS

Applicants thank the Examiner for contacting Applicants' counsel on September 17, 2009. The Examiner indicated that the claims have allowable subject matter, but the Examiner requested that subject matter similar to claim 7 be incorporated into the independent claims. The Examiner also requested support for amendments related to the metadata. As discussed, Applicants request the Examiner to enter the above amendments via Examiner amendment.

Applicants cancel claims 2 and 7 without prejudice to filing one or more claims having similar subject matter.

Applicants assert that metadata is a very well-known term for disclosing where to access data, how to access data, instructions for retrieving data, protocols for accessing data and location identifiers. As set forth in Wikipedia (synopsis added), "metadata is "data about other data", of any sort in any media. Metadata is text, voice, or image that describes what the audience wants or needs to see or experience. The audience could be a person, group, or software program. Metadata is important because it aids in classifying and finding the actual data. An item of metadata may describe an individual datum, or content item, or a collection of data including multiple content items and hierarchical levels, such as a database schema. In data processing, metadata provides information about, or documentation of, other data managed within an application or environment. This essentially defines the structure or schema of the primary data. For example, metadata would document data about data elements or attributes, (name, size, data type, etc) and data about records or data structures (length, fields, columns, etc) and data about data (where it is located, how it is associated, ownership, etc.). Metadata may include descriptive information about the context, quality and condition, or characteristics of the data. It may be recorded with high or low granularity."

Applicants assert that, along with the above definition, the claimed uses of metadata are adequately supported in the following paragraph (synopsis added):

0044 After receiving the request, server computer 16 polls or otherwise contacts data sources 20, 21, and 24 to obtain the account data for the user's request (step 54). Server computer 16 conditions the data and can store it (step 56). Server computer 16 can use, for example, metadata in order to determine how to locate and retrieve the account data. In particular, a relationship can be defined between the query request attributes and

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proxies, and target data sources to assure the integrity of the account data report submitted to the user.

0022 Moreover, although the invention is frequently described herein as being implemented with TCP/IP communications protocols, it will be readily understood that the invention could also be implemented using IPX, AppleTalk, IP-6, NetBIOS, OSI or any number of existing or future protocols.

0024 A variety of conventional communications media and protocols may be used for data links.

0031 One skilled in the art may also appreciate that, for security reasons, any databases, systems, or components of the present invention may include any combination of databases or components at a single location or at multiple locations, wherein each database or system includes any of various suitable security features, such as firewalls, access codes, encryption, decryption, and/or the like.

Respectfully submitted,



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Dated: 9/18/03

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